

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

DAVE M MARKOWSKI  
COLLEEN A MARKOWSKI  
Debtor(s)

Case No. 08-30520

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/10/2008.
- 2) The plan was confirmed on 03/25/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/09/2010, 06/22/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/05/2010, 03/20/2012, 08/27/2012.
- 5) The case was dismissed on 11/16/2012.
- 6) Number of months from filing to last payment: 49.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$53,180.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$60,318.20  
Less amount refunded to debtor \$771.70

**NET RECEIPTS: \$59,546.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,000.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$2,783.74  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,783.74**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARGON COLLECTION	Unsecured	524.00	NA	NA	0.00	0.00
ACCOUNT RECOVERY SERVICE	Unsecured	211.00	NA	NA	0.00	0.00
APPLIED BANK	Unsecured	1,250.00	NA	NA	0.00	0.00
APPLIED BANK	Unsecured	932.00	NA	NA	0.00	0.00
AR CONCEPTS	Unsecured	525.00	NA	NA	0.00	0.00
CHILDRENS PLACE	Unsecured	483.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	719.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	NA	898.05	898.05	133.88	0.00
DESIGN DENTAL CARE	Unsecured	NA	506.80	506.80	68.21	0.00
DIAMOND QUEST REALTY	OTHER	NA	NA	NA	0.00	0.00
DIRECT MERCHANTS CREDIT CARD	Unsecured	589.00	NA	NA	0.00	0.00
DUVERA FINANCIAL	Unsecured	449.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	448.00	908.87	908.87	135.49	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	569.99	569.99	84.97	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	570.00	589.29	589.29	87.85	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	131.00	131.90	131.90	10.88	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,677.00	7,677.97	7,677.97	1,275.48	0.00
FFCC COLUMBUS INC	Unsecured	198.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	797.02	NA	NA	0.00	0.00
FORD MOTOR CREDIT	Unsecured	2,000.00	2,209.53	2,209.53	367.05	0.00
FORD MOTOR CREDIT CO	Secured	17,825.00	17,825.00	17,825.00	16,480.84	2,939.49
FORD MOTOR CREDIT CO	Unsecured	NA	7,527.56	7,527.56	1,250.49	0.00
HFC/BENEFICIAL	Unsecured	8,115.00	11,362.08	11,362.08	1,887.49	0.00
HOMeward RESIDENTIAL	Secured	NA	NA	NA	0.00	0.00
HOMeward RESIDENTIAL	Secured	1,323.45	1,323.45	1,323.45	1,323.45	0.00
HSBC	Unsecured	5,300.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICES	Unsecured	227.00	NA	NA	0.00	0.00
ILLINOIS DEPT REVENUE	Unsecured	1,800.00	519.39	519.39	40.60	0.00
ILLINOIS DEPT REVENUE	Priority	NA	1,510.91	1,510.91	1,510.91	0.00
INTERNAL REVENUE SERVICE	Priority	NA	2,437.37	2,437.37	2,437.37	0.00
INTERNAL REVENUE SERVICE	Unsecured	5,000.00	2,610.24	2,610.24	433.61	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JAVEED AKHTER MD	Unsecured	61.00	58.00	58.00	4.78	0.00
MERRICK BANK	Unsecured	974.00	974.13	974.13	145.21	0.00
MIDWEST ORTHOPAEDICS	Unsecured	570.42	NA	NA	0.00	0.00
MRSI	Unsecured	455.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	844.00	844.00	844.00	125.82	0.00
NICOR GAS	Unsecured	442.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	498.00	498.29	498.29	67.07	0.00
REAL TIME RESOLUTIONS	Secured	NA	0.00	0.00	0.00	0.00
REAL TIME RESOLUTIONS	Secured	5,371.15	0.00	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	8,119.00	16,119.25	16,119.25	2,677.77	0.00
SANTANDER CONSUMER USA	Secured	12,332.00	12,332.00	12,332.00	9,236.24	2,621.42
SANTANDER CONSUMER USA	Unsecured	NA	0.61	0.61	0.05	0.00
SBC	Unsecured	NA	140.64	140.64	11.60	0.00
SEVENTH AVENUE	Unsecured	392.00	392.86	392.86	44.48	0.00
THE BUREAUS INC	Unsecured	944.00	NA	NA	0.00	0.00
THE SWISS COLONY	Unsecured	1,098.00	1,098.34	1,098.34	171.80	0.00
TINLEY WOODS SURGICAL CENTER	Unsecured	612.00	614.33	614.33	91.58	0.00
WILL COUNTY CLERK	Secured	8,096.88	8,096.88	8,096.88	8,096.88	0.00
WORLD FINANCIAL NETWORK NATI	Unsecured	494.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,323.45	\$1,323.45	\$0.00
Debt Secured by Vehicle	\$30,157.00	\$25,717.08	\$5,560.91
All Other Secured	\$8,096.88	\$8,096.88	\$0.00
<b>TOTAL SECURED:</b>	<b>\$39,577.33</b>	<b>\$35,137.41</b>	<b>\$5,560.91</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,948.28	\$3,948.28	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,948.28</b>	<b>\$3,948.28</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$56,252.12</b>	<b>\$9,116.16</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,783.74</u>	
Disbursements to Creditors	<u>\$53,762.76</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$59,546.50</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/06/2013

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.